

Form `clsnodsc` – `ntcclsnodis`

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-24907-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edith Cruz aka Edith M. Cruz
2 Kennedy Court
North Plainfield, NJ 07062

Ramon D. Cruz-Nieves aka Ramon Cruz
2 Kennedy Court
North Plainfield, NJ 07062

Social Security No.: **xxx-xx-1164** **xxx-xx-7972**

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after October 21, 2022 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
 - Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
 - Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
 - Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: September 21, 2022
JAN: wdr

Jeanne Naughton
Clerk

In re:
Edith Cruz
Ramon D. Cruz-Nieves
Debtors

Case No. 19-24907-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Sep 21, 2022

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID **Recipient Name and Address**
db/jdb + Edith Cruz, Ramon D. Cruz-Nieves, 2 Kennedy Court, North Plainfield, NJ 07062-2404

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 21 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	

District/off: 0312-3

User: admin

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Date Rcvd: Sep 21, 2022

Form ID: clsnodsc

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on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee Et Al... kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com

Roger Chavez

on behalf of Joint Debtor Ramon D. Cruz-Nieves rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Debtor Edith Cruz rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 7